

1 A data processing system is disclosed that provides an efficient market for: (1) the provision
2 of loans and lines of credit between lenders and those seeking loans and lines of credit, and (2) the
3 sale of loans between loan pool traders. In particular, the data processing system provides an efficient
4 market for the provisioning of loans and lines of credit that not only invites lenders, loan seekers, and
5 loan pool traders to patronize the system, but whose conventions induce them to patronize the system.
6 An embodiment of the present invention comprises: receiving at a data processing system a lending
7 criteria from each of a plurality of lenders; compiling a first set of statistics in the data processing
8 system based on the lending criteria from each of the plurality of lenders; and outputting from the
9 data processing system the first set of statistics to a first lender at a price that is based on a measure of
10 fees incurred with respect to the first lender.